

<i>SERFF Tracking Number:</i>	<i>RSLI-125771252</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reliance Standard Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>39914</i>
<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H03G Group Health - Accidental Death & Dismemberment</i>	<i>Sub-TOI:</i>	<i>H03G.000 Health - Accidental Death & Dismemberment</i>
<i>Product Name:</i>	<i>Group AD&D</i>		
<i>Project Name/Number:</i>	<i>FMLA/MSLA Extension/</i>		

Filing at a Glance

Company: Reliance Standard Life Insurance Company		
Product Name: Group AD&D	SERFF Tr Num: RSLI-125771252	State: ArkansasLH
TOI: H03G Group Health - Accidental Death & Dismemberment	SERFF Status: Closed	State Tr Num: 39914
Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment	Co Tr Num:	State Status: Approved-Closed
Filing Type: Form	Co Status:	Reviewer(s): Rosalind Minor
	Author: Patti Gerlach	Disposition Date: 08/16/2008
	Date Submitted: 08/12/2008	Disposition Status: Approved-Closed
		Implementation Date:
Implementation Date Requested: On Approval		
State Filing Description:		

General Information

Project Name: FMLA/MSLA Extension	Status of Filing in Domicile: Pending
Project Number:	Date Approved in Domicile:
Requested Filing Mode:	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Small and Large
Overall Rate Impact:	Group Market Type: Employer
Filing Status Changed: 08/16/2008	
State Status Changed: 08/16/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	

We are submitting the enclosed forms for review. These forms are new. Policy form LRS-8604-105-0608 is intended to replace policy form LRS-8604-105-0498 and certificate form LRS-8605-091-0608 is intended to replace certificate forms LRS-8605-091-0498 and LRS-8631-091-0498. These forms were approved by your department on 5/26/99.

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<i>Company Tracking Number:</i>			
<i>TOI:</i>	<i>H03G Group Health - Accidental Death & Dismemberment</i>	<i>Sub-TOI:</i>	<i>H03G.000 Health - Accidental Death & Dismemberment</i>
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The revisions are being made to provide more general language which will allow full compliance with the recent changes and any future changes in federal and state laws pertaining to leave of absence provisions.

There is no impact on rates.

Company and Contact

Filing Contact Information

Patti Gerlach, Compliance Consultant	patti.gerlach@rsli.com
2001 Market Street	(800) 351-7500 [Phone]
Philadelphia, PA 19103-7090	(267) 256-3546[FAX]

Filing Company Information

Reliance Standard Life Insurance Company	CoCode: 68381	State of Domicile: Illinois
2001 Market Street	Group Code:	Company Type:
Suite 1500		
Philadelphia, PA 19103-7090	Group Name:	State ID Number:
(800) 351-7500 ext. [Phone]	FEIN Number: 36-0883760	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$100.00
Retaliatory?	Yes
Fee Explanation:	2 forms x \$50 per form
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reliance Standard Life Insurance Company	\$50.00	08/12/2008	21901787

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	08/16/2008	08/16/2008

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<i>Product Name:</i>	<i>Group AD&D</i>		
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Disposition

Disposition Date: 08/16/2008

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	RSLI-125771252	State:	Arkansas
Filing Company:	Reliance Standard Life Insurance Company	State Tracking Number:	39914
Company Tracking Number:			
TOI:	H03G Group Health - Accidental Death & Dismemberment	Sub-TOI:	H03G.000 Health - Accidental Death & Dismemberment
Product Name:	Group AD&D		
Project Name/Number:	FMLA/MSLA Extension/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Form	Extension of Coverage under FMLA and MSLA	Approved-Closed	Yes
Form	Extension of Coverage under FMLA and MSLA	Approved-Closed	Yes

SERFF Tracking Number: RSLI-125771252 State: Arkansas

Filing Company: Reliance Standard Life Insurance Company State Tracking Number: 39914

Company Tracking Number:

TOI: H03G Group Health - Accidental Death & Sub-TOI: H03G.000 Health - Accidental Death & Dismemberment

Product Name: Group AD&D

Project Name/Number: FMLA/MSLA Extension/

Form Schedule

Lead Form Number: LRS-8604-105-0608

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Approved-Closed	LRS-8604-105-0608	Policy/Cont	Extension of ract/Fratern Coverage under al FMLA and MSLA Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		51	LRS-8604-105-0608.pdf
Approved-Closed	LRS-8605-091-0608	Certificate	Extension of Amendmen Coverage under t, Insert FMLA and MSLA Page, Endorseme nt or Rider	Initial		51	LRS-8605-091-0608.pdf

**EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED
SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)**

[Family and Medical Leave of Absence:

We will continue the Insured Person's coverage and that of any Insured Dependent, if applicable, in accordance with your policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for such Insured Person and his/her Dependents, if applicable, continues to be paid during the leave; and
- (2) you have approved the Insured Person's leave in writing and provide a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue the Insured Person's coverage and that of any Insured Dependents, if applicable, in accordance with your policies regarding Military Services Leave of Absence under USERRA if the premium for such Insured Person and his or her Dependents, if applicable, continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[This Policy, while coverage is being continued under this Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While the Insured is on a [Family and Medical Leave of Absence for any reason other than his or her own illness, injury or disability or] Military Services Leave of Absence he or she will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective for an Insured who is not considered Actively at Work until the Insured has returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in this Policy.

The Insured Person's coverage and that of any Insured Dependent's, if applicable, will cease under this extension on the earliest of:

- (1) the date this Policy terminates; or
- (2) the end of the period for which premium has been paid for the Insured Person; or
- (3) the date such leave should end in accordance with your policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA.

Should you choose not to continue the Insured Person's coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, the Insured Person's coverage as well as any dependent coverage, if applicable, will be reinstated in accordance with the Individual Reinstatement provision.

EXTENSION OF COVERAGE UNDER THE [FAMILY AND MEDICAL LEAVE ACT AND] UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT ACT (USERRA)

[Family and Medical Leave of Absence:

We will continue your coverage and that of any Insured Dependent, if applicable, in accordance with the [Policyholder's] policies regarding leave under the Family and Medical Leave Act of 1993, as amended if:

- (1) the premium for you and your Insured Dependents, if applicable, continues to be paid during the leave; and
- (2) the [Policyholder] has approved your leave in writing and provides a copy of such approval within [thirty-one (31) days] of our request.

As long as the above requirements are satisfied, we will continue coverage until the later of:

- (1) the end of the leave period required by the Family and Medical Leave Act of 1993, as amended; or
- (2) the end of the leave period required by any similar state law.]

Military Services Leave of Absence:

We will continue your coverage and that of any Insured Dependents, if applicable, in accordance with the [Policyholder's] policies regarding Military Services Leave of Absence under USERRA if the premium for you and your Insured Dependents, if applicable, continues to be paid.

As long as the above requirement is satisfied, we will continue coverage until the end of the period required by USERRA.

[The Policy, while coverage is being continued under the Military Services Leave of Absence extension, does not cover any loss which occurs while on active duty in the military if such loss is caused by or arises out of such military service, including but not limited to war or any act of war, whether declared or undeclared.]

While you are on a [Family and Medical Leave of Absence for any reason other than your own illness, injury or disability or] Military Services Leave of Absence you will be considered Actively at Work. Any changes such as revisions to coverage due to age, class, or salary changes, as applicable, will apply during the leave except that increases in the amount of insurance, whether automatic or subject to election, will not be effective if you are not considered Actively at Work until you have returned to Active Work for one (1) full day.

A leave of absence taken in accordance with [the Family and Medical Leave Act of 1993 or] USERRA will run concurrently with any other applicable continuation of insurance provision in the Policy.

Your coverage and that of any Insured Dependents, if applicable, will cease under this extension on the earliest of:

- (1) the date the Policy terminates; or
- (2) the end of the period for which premium has been paid for you; or
- (3) the date such leave should end in accordance with the [Policyholder's] policies regarding [Family and Medical Leave of Absence and] Military Services Leave of Absence in compliance with [the Family and Medical Leave Act of 1993, as amended and] USERRA.

Should the [Policyholder] choose not to continue your coverage during a [Family and Medical Leave of Absence and/or] Military Services Leave of Absence, your coverage as well as any dependent coverage, if applicable, will be reinstated in accordance with the Individual Reinstatement provision.

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Certification/Notice	Review Status:	
Comments:		Approved-Closed	08/16/2008
Attachment:			
FGILH.687.pdf			
Bypassed -Name:	Application	Review Status:	
Bypass Reason:	N/A	Approved-Closed	08/16/2008
Comments:			

Name of Company: RELIANCE STANDARD LIFE INSURANCE COMPANY

This is to certify that the forms on the attached list (or as described in submission letter) have obtained the score indicated by the Flesch reading ease method.

A. Option Selected

- ☐ 1. Policy and its related forms are scored for the Flesch reading ease test as one unit and the combined score is 50.9.
- ☐ 2. Policy and its related forms are scored separately for the Flesch reading ease test. Scores for the policy and each form are:

Form Number

Form

Flesch Score

B. Test Option Selected

- ☒ 1. Test was applied to entire policy form(s).
- ☐ 2. Test was applied on sample basis. Form(s) contain(s) more than 10,000 words. Copy of form(s) enclosed indicating word samples tested.

C. Standards of Certification

A Checked block indicates the standard has been achieved.

- ☒ 1. The policy text achieves a minimum score of 45 on the Flesch reading ease test in accordance with the option chosen in Section A above.
- ☒ 2. It is printed in not less than ten point type, one point leaded. (This does not apply to specifications pages, schedules and tables.)
- ☒ 3. The layout and spacing of the policy separates the paragraphs from each other and from the border of the paper.
- ☒ 4. The section titles are captioned in bold face or otherwise stand out, significantly from the text.
- ☒ 5. Unnecessarily long, complicated or obscure words, sentences, paragraphs or constructions are not used in the policy.
- ☒ 6. The style, arrangement and overall appearance of the policy give no undue prominence to any portion of the policy or to any endorsements or riders.
- ☒ 7. A table of contents or an index of the principal sections is included in the policy. (This applies only if the policy has more than 3,000 words or consists of more than 3 pages.)



Officer's Name
Charles Denaro

Vice President, Secretary and Deputy General Counsel
Officer's Title

Date: 8/12/08

FGILH-0687